

Information to identify the case:

Debtor 1:	John Hode	Social Security number or ITIN:	xxx-xx-0299
	First Name Middle Name Last Name	EIN:	__-__-____
Debtor 2:		Social Security number or ITIN:	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	__-__-____
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 10/17/16
Case number:	16-29747-MBK	Date case converted to chapter:	7 11/27/17

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	John Hode	
2. All other names used in the last 8 years		
3. Address	208 Conifer Drive Forked River, NJ 08731	
4. Debtor's attorney Name and address	Steven J. Abelson Abelson Law Offices 80 West Main Street PO Box 7005 Freehold, NJ 07728	Contact phone 732-462-4773
5. Bankruptcy trustee Name and address	John W. Hargrave Law Offices of John W. Hargrave 117 Clements Bridge Road Barrington, NJ 08007	Contact phone (856) 547-6500

For more information, see page 2 >

Debtor **John Hode**

Case number **16-29747-MBK**

<p>6. Bankruptcy clerk's office</p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov. (800) 676-6856</p>	<p>402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov.</p>	<p>Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)</p> <p>Contact phone 609-858-9333</p> <p>Date: 11/27/17</p>
<p>7. Meeting of creditors</p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p> <p>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>	<p>December 20, 2017 at 09:30 AM</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p>Location:</p> <p>Clarkson S. Fisher Federal Courthouse, 402 East State Street, Room 129, Trenton, NJ 08608-1507</p>
<p>8. Presumption of abuse</p> <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>	<p>The presumption of abuse does not arise.</p>	
<p>9. Deadlines</p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</p> <p>You must file a complaint:</p> <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> <p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	
<p>Filing deadline: 2/20/18</p>		
<p>10. Proof of claim</p> <p>Please do not file a proof of claim unless you receive a notice to do so.</p>	<p>No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p>	
<p>11. Creditors with a foreign address</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p>12. Exempt property</p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.</p>	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 John Hode
 Debtor

Case No. 16-29747-MBK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 309A

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 Total Noticed: 30

Date Rcvd: Nov 27, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 29, 2017.

db +John Hode, 208 Conifer Drive, Forked River, NJ 08731-2830
 516448767 +Client Services, 3451 Harry Truman Blvd, Saint Charles, MO 63301-9816
 516448770 +EIS Collections, P.O. Box 1730, Reynoldsburg, OH 43068-8730
 516448771 +GC Services, 6330 Gulfton, Houston, TX 77081-1198
 516448775 NJ Attorney General Office, Division of Law, Richard J. Hughes Justice Complex,
 25 Market St, P.O. Box 112, Trenton, NJ 08625-0112
 516591967 Navient Solutions Inc., Department of Education Loan Services, P.O. Box 9635,
 Wilkes-Barre, PA 18773-9635
 516448778 +PNC Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747
 516448777 +Pioneer Credit Recovery, P.O. Box 158, Arcade, NY 14009-0158
 516641879 +SANTANDER BANK,N.A., 601 PENN STREET, MC 10-6438-FB7, READING, PA 19601-3563
 516448776 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: NJ Division of Taxation, Compliance & Enforcement-Bankruptcy,
 50 Barrack Street, 9th Fl, P.O. Box 245, Trenton, NJ 08695-0267)
 516448779 +Santander Bank, P.O. Box 841002, Boston, MA 02284-1002
 516529879 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,
 Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: sjaesq@atrbklaw.com Nov 27 2017 22:39:53 Steven J. Abelson,
 Abelson Law Offices, 80 West Main Street, PO Box 7005, Freehold, NJ 07728
 tr +EDI: FJWHARGRAVE.COM Nov 27 2017 22:23:00 John W. Hargrave,
 Law Offices of John W. Hargrave, 117 Clements Bridge Road, Barrington, NJ 08007-1803
 smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 27 2017 22:40:44 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 27 2017 22:40:39 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516448765 +E-mail/Text: bknotify@acsi.net Nov 27 2017 22:40:41 Automated Collection Svcs,
 2802 Opryland Drive, Nashville, TN 37214-1200
 516448766 +EDI: CAPITALONE.COM Nov 27 2017 22:23:00 Capital One, Bankruptcy Dept, P.O. Box 30273,
 Salt Lake City, UT 84130-0273
 516584657 EDI: BL-BECKET.COM Nov 27 2017 22:23:00 Capital One, N.A., c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701
 516448768 +EDI: CCS.COM Nov 27 2017 22:23:00 Credit Collection Services, Two Wells Avenue, Dept 9136,
 Newton, MA 02459-3225
 516448769 EDI: DISCOVER.COM Nov 27 2017 22:23:00 Discover, PO Box 30943, Salt Lake City, UT 84130
 516457849 EDI: DISCOVER.COM Nov 27 2017 22:23:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 516578818 EDI: ECMC.COM Nov 27 2017 22:23:00 Educational Credit Management Corporation,
 P.O. Box 16408, St. Paul, MN 55116-0408
 516448772 +EDI: CBSKOHL'S.COM Nov 27 2017 22:23:00 Kohl's, P.O. Box 3043, Milwaukee, WI 53201-3043
 516448773 +E-mail/Text: Bankruptcy@nslp.org Nov 27 2017 22:40:37 National Student Loan Program,
 P.O. Box 81408, Lincoln, NE 68501-1408
 516448774 +EDI: NAVIENTFKASMSERV.COM Nov 27 2017 22:23:00 Navient, PO Box 9655,
 Wilkes Barre, PA 18773-9655
 516448780 EDI: TFSR.COM Nov 27 2017 22:23:00 Toyota Financial Services, Bankruptcy Dept,
 P.O. Box 8026, Cedar Rapids, IA 52408
 516690521 +E-mail/Text: bncmail@w-legal.com Nov 27 2017 22:40:51 USAA Savings Bank,
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 516448781 +EDI: USAA.COM Nov 27 2017 22:23:00 USAA Savings Bank, PO Box 33009,
 San Antonio, TX 78265-3009
 516448782 +EDI: WESTASSET.COM Nov 27 2017 22:23:00 West Asset Management, P.O. Box 790113,
 Saint Louis, MO 63179-0113

TOTAL: 18

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-3

User: admin
Form ID: 309A

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Total Noticed: 30

Date Rcvd: Nov 27, 2017

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 29, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 27, 2017 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
John W. Hargrave trustee@hargravelaw.com, jwh@trustesolutions.net
Michael Frederick Dingerdissen on behalf of Creditor SANTANDER BANK, N.A. nj.bkecf@fedphe.com
Nicholas V. Rogers on behalf of Creditor SANTANDER BANK, N.A. nj.bkecf@fedphe.com
Steven J. Abelson on behalf of Debtor John Hode sjaesq@atrbklaw.com,
atrbkl@gmail.com;r49787@notify.bestcase.com

TOTAL: 6